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**UNITED STATES DISTRICT COURT**

**DISTRICT OF OREGON**

**EUGENE DIVISION**

<p><b>RAYMOND LAFAYETTE HUDSON,</b>  <b>individually and on behalf</b>  <b>of all others similarly situated,</b></p> <p style="text-align: right;"><b>Plaintiff,</b></p> <p style="text-align: center;"><b>v.</b></p> <p><b>DIVERSIFIED CONSULTANTS, INC.</b></p> <p style="text-align: right;"><b>Defendant.</b></p>	<p>)</p> <p>)</p> <p>)</p> <p>)</p> <p>)</p> <p>)</p> <p>)</p> <p>)</p> <p>)</p> <p>)</p> <p>)</p> <p>)</p> <p>)</p> <p>)</p> <p>)</p> <p>)</p> <p>)</p> <p>)</p> <p>)</p> <p>)</p>	<p><b>Case No. 16-01252</b></p> <p><b>CLASS ACTION COMPLAINT</b></p> <p><b>Fair Credit Reporting Act</b>  <b>(15 U.S.C. § 1681 et seq)</b></p> <p><b>JURY TRIAL DEMANDED</b></p>
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Plaintiff Raymond Lafayette Hudson, on behalf of himself and all others similarly situated, files this Class Action Complaint against Diversified Consultants, Inc. (“Diversified” or “Defendant”). Plaintiff alleges, based on personal knowledge as to Defendant’s actions and upon information and belief as to all other matters, as follows:

## **I. NATURE OF THE CASE**

1. Plaintiff brings this action against Defendant for violations of the federal Fair Credit Reporting Act (“FCRA”), 15 U.S.C. §§ 1681a–1681x.

2. Defendant Diversified routinely procures consumers’ credit reports for the purpose of reviewing credit obligations and collection of consumer debt.

3. Plaintiff brings nationwide class claims against Diversified for knowingly and intentionally procuring credit reports of consumers whose debts had been discharged in bankruptcy and for which there was therefore no permissible purpose for accessing such reports.

## **II. PARTIES**

4. Plaintiff Raymond Lafayette Hudson is a “consumer” as protected and governed by the FCRA, and resides in Indianapolis, Indiana.

5. Defendant Diversified maintains its registered agent at 5305 North River Road, Ste. B1, Keizer, Oregon 97303. Diversified is a debt collector, as defined by section 1692a of the Fair Debt Collection Practices Act, because it regularly uses the mails and/or the telephone to collect, or attempt to collect, delinquent consumer debts. Diversified operates a nationwide debt collection business.

## **III. JURISDICTION AND VENUE**

6. The Court has federal question jurisdiction under the FCRA, 15 U.S.C. § 1681p, and 28 U.S.C. § 1331.

7. Venue is proper in this Court because Diversified can be found in this District. 28 U.S.C. § 1391(b)(3). Defendant regularly sell its products and services in this District.

#### IV. FACTUAL ALLEGATIONS

8. On September 16, 2014, Plaintiff filed for relief under Chapter 7 of the United States Bankruptcy Code.

9. Plaintiff's bankruptcy petition contained a list of his debts. In particular, Schedule F of the petition listed Diversified as one of Plaintiff's creditors.

10. The Bankruptcy Noticing Center sends electronic notice of the bankruptcy and automatic stay to those entities listed on a bankruptcy petition who have signed up for that service. The Defendant is one such entity.

11. On September 20, 2014, the Bankruptcy Noticing Center sent Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines, electronically to the Defendant. *See* Notice attached hereto as Exhibit A.

12. The Notice advised that the Plaintiff had filed a bankruptcy case and that all collection activities were to be stayed pursuant to the Bankruptcy Code. *Id.*

13. On December 31, 2014, the Plaintiff received an order granting him a discharge of his debts. *See* Exhibit B hereto.

14. The Bankruptcy Noticing Center sent the Order of Discharge of Debtor electronically to the Defendant on January 2, 2015. *Id.*

15. The Defendant received multiple notifications from the U.S. Bankruptcy Court that Plaintiff's debt was subject to the bankruptcy case. Thus, the Defendant knew that the Plaintiff had completed a chapter 7 bankruptcy case and had received a discharge of his debts, including the debt(s) that the Defendant was attempting to collect.

16. Notwithstanding, on March 3, 2015, the Defendant procured the Plaintiff's TransUnion credit report for the purpose of "Collection." *See* Exhibit C attached hereto.

17. Congress has determined, at sections 1681b(a)(3) and 1681b(f) of the FCRA, that consumers are at a substantial risk of harm from a person, such as Defendant, using or obtaining information concerning consumers for purposes other than those purposes explicitly authorized by the FCRA.

18. Congress therefore has clearly sought to curb the dissemination and disclosure of information concerning consumers except in certain limited instances, thus expressly prohibiting persons such as Defendant from obtaining consumer reports for purposes other than those specifically enumerated in section 1681b(a)(3).

19. Permissible purposes for accessing a credit report include, but are not limited to, a person seeking a credit report in connection with a possible credit transaction, employment purposes, servicing of an existing credit obligation, or an otherwise legitimate business need. 15 U.S.C. § 1681b(a)(3)(A), (B), (E) and (F).

20. The Defendant had no permissible purpose for procuring the Plaintiff's credit report.

21. As the result of its violations of the FCRA, Diversified is liable to Plaintiff for actual, statutory and punitive damages, as well as attorneys' fees and costs. 15 U.S.C. §§ 1681n, 1681o.

22. Defendant received multiple notices that the alleged debt was subject to bankruptcy, had been discharged and was no longer collectible. Nonetheless, Defendant willfully, deliberately and intentionally procured Plaintiff's credit report on at least one occasion after receiving notice of the entry of the discharge order.

23. Defendant routinely obtains and uses consumer reports under false pretenses and/or for impermissible purposes regarding consumers with whom Defendant has no account or credit relationship.

24. This practice violates the fundamental privacy protection afforded consumers under the FCRA and runs counter to longstanding regulatory guidance. The Federal Trade Commission (“FTC”) has long held that under section 604(a)(3) of the FCRA (15 U.S.C. § 1681b(a)(3)), “‘review’ of an account refers to an existing (*i.e.*, open or current) account. See FTC letter dated April 29, 1999 to Don Gowen. Because there no longer exists any account to “review” and the consumer is not applying for credit, the FCRA provides no permissible purpose for the creditor to receive a consumer report from a CRA. See FTC Advisory Opinion letter dated April 30, 1999 to Kenneth J. Benner.

25. Case law existing prior to and at the time of Defendant’s actions described herein served to put Defendant on notice that its actions in accessing a consumer’s credit report when the alleged debt was no longer collectible was in violation of the FCRA.<sup>1</sup>

26. By reasons of the clear statutory language, the FTC opinions, the above cases and others construing section 1681b(a)(3) of the FCRA, Defendant had substantial notice that its

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<sup>1</sup> See, e.g., *Barton v. Ocwen Loan Serv. L.L.C.*, 2012 WL 4449860 (D. Minn. Sept. 26, 2012) (plaintiff stated claim for willful noncompliance where defendant accessed consumer report even after plaintiff repeatedly informed it that her obligation had been discharged in bankruptcy); *Haberman v. PNC Mortg. Co.*, 2012 WL 2921357 (E.D. Tex. July 17, 2012) (denying summary judgment where defendant allegedly obtained consumer report after debt had been discharged in bankruptcy); *Huertas v. Galaxy Asset Mgmt.*, 2010 WL 936450 (D.N.J. Mar. 9, 2010) (granting leave to amend complaint to allege that account had been discharged in bankruptcy eliminating permissible purpose), *aff’d on other grounds*, 641 F.3d 28 (3d Cir. 2011); *Godby v. Wells Fargo Bank*, 599 F. Supp. 2d 934 (S.D. Ohio 2008) (account review was not permissible purpose when account discharged in bankruptcy); *Thomas v. U.S. Bank*, 2007 WL 764312 (D. Or. Mar. 8, 2007) (denying summary judgment for bank because of fact issue whether bank knew account was discharged). See also *Orr v. Allied Interstate, Inc.*, 2012 WL 4033721 (N.D.N.Y. Sept. 12, 2012) (FCRA claim was not precluded by the Bankruptcy Code).

conduct violated the FCRA. Further, because the FCRA was enacted in 1970, Defendant has had years to become compliant but has failed to do so.

27. As a result of Defendant's conduct, the consumer class members such as Plaintiff have suffered concrete injuries. In addition to having their privacy invaded, consumer class members have had their personal identifying and sensitive account-related information unnecessarily accessed by the Defendant, and, upon information and belief, by its related information-sharing affiliates. Defendant has further subjected consumer class members to an increased risk of identity theft and/or a data breach, resulting in consequential anxiety and emotional distress. These injuries are particularized and concrete, but difficult to quantify, rendering the recovery of class statutory damages ideal and appropriate.

28. Defendant, at all times relevant hereto, was acting by and through its agents, servants and/or employees who were acting within the course and scope of their agency or employment, and under the direct supervision and control of Defendant.

## **V. CLASS ACTION ALLEGATIONS**

29. Pursuant to Federal Rule of Civil Procedure 23 and 15 U.S.C. § 1681b, Plaintiff brings this action for himself and on behalf of the following Class:

All natural persons: (a) whose consumer report was obtained by Defendant after the date beginning five years prior to the filing of this Complaint; (b) for an account review purpose; and, (c) where Defendant's records note that the account relationship had terminated because (i) the debt on the account had been discharged in bankruptcy; (ii) the account was closed with a zero balance; or, (iii) the account had been sold or transferred to a third party.

Plaintiff reserves the right to amend the definition of the Class based on discovery or legal developments.

30. Specifically excluded from the Class are: (a) all federal court judges who preside over this case and their spouses; (b) all persons who elect to exclude themselves from the Class;

(c) all persons who have previously executed and delivered to Diversified releases of all their claims; and (d) Defendant's employees, officers, directors, agents, and representatives and their family members.

31. **Numerosity.** The Class is so numerous that joinder of all members is impracticable. At this time, Plaintiff does not know the exact size of the Class. Based on information and belief, the Class is comprised of at least thousands of members who are geographically dispersed throughout the country so as to render joinder of all Class members impracticable. The names and addresses of the Class members are identifiable through documents maintained by Defendant, and the Class members may be notified of the pendency of this action by published and/or mailed notice.

32. **Commonality.** Common questions of law and fact exist as to all members of the Class, and predominate over the questions affecting only individual members. The primary common legal and factual question is whether Defendant's procuring the consumer report of a consumer whose debts had been discharged by bankruptcy court order violated section 1681b(a) of the FCRA by procuring such reports without a permissible purpose.

33. **Typicality.** Plaintiff's claims are typical of the claims of each Class member. Plaintiff has the same claims for statutory and punitive damages that she seeks for absent class members.

34. **Adequacy.** Plaintiff will fairly and adequately protect the interests of the Class. Plaintiff's interests coincide with, and are not antagonistic to, other Class members' interests. Additionally, Plaintiff has retained counsel experienced and competent in complex, commercial, multi-party, consumer, and class-action litigation. Plaintiff's counsel have prosecuted complex FCRA class actions across the country.

35. **Predominance and Superiority.** Questions of law and fact common to the Class members predominate over questions affecting only individual members, and a class action is superior to other available methods for fair and efficient adjudication of the controversy. The statutory and punitive damages sought by each member are such that individual prosecution would prove burdensome and expensive given the complex and extensive litigation necessitated by Defendant's conduct. It would be virtually impossible for the Class members individually to redress effectively the wrongs done to them. Even if the Class members themselves could afford such individual litigation, it would be an unnecessary burden on the courts. Furthermore, individualized litigation presents a potential for inconsistent or contradictory judgments and increases the delay and expense to all parties and to the court system presented by the complex legal and factual issues raised by Defendant's conduct. By contrast, the class action device will result in substantial benefits to the litigants and the Court by allowing the Court to resolve numerous individual claims based upon a single set of proof in a unified proceeding.

36. Furthermore, individualized litigation presents a potential for inconsistent or contradictory judgments and increases the delay and expense to all parties and to the court system presented by the complex legal and factual issues raised by Defendant's conduct. By contrast, the class action device will result in substantial benefits to the litigants and the Court by allowing the Court to resolve numerous individual claims based upon a single set of proof in just one case.

**VI. CAUSES OF ACTION**

**COUNT I**

**15 U.S.C. § 1681b(a)**

37. Plaintiff incorporates by reference those paragraphs set out above as though fully set forth herein.

38. Defendant Diversified is a “person” as defined by sections 1681a(b) of the FCRA.

39. Plaintiff is a “consumer” as defined by section 1681a(c) of the FCRA.

40. The above-mentioned report is a “consumer report” as defined by section 1681a(d) of the FCRA.

41. Section 1681b(f) of the FCRA provides as follows:

A person shall not use or obtain a consumer report for any purpose unless—

(1) the consumer report is obtained for a purpose for which the consumer report is authorized to be furnished under this section; and

(2) the purpose is certified in accordance with section with section 1681e of this title by a prospective user of the report through a general or specific certification.

42. Section 1681b(a)(3) of the FCRA provides a list of permissible purposes:

(a) In general. Subject to subsection (c) of this section, any consumer reporting agency may furnish a consumer report under the following circumstances and no other:

...

(3) To a person which it has reason to believe—

(A) intends to use the information in connection with a credit transaction involving the consumer on whom the information is to be furnished and involving the extension of credit to, or review or collection of an account of, the consumer;

...

(F) otherwise has a legitimate business need for the information—

(i) in connection with a business transaction that is initiated by the consumer; or

(ii) to review an account to determine whether the

consumer continues to meet the terms of the account.

43. Pursuant to section 1681n and 1681o of the FCRA, Defendant Diversified is liable for willfully and negligently violating section 1681b(f) by obtaining consumer reports without a permissible purpose.

## **VII. PRAYER FOR RELIEF**

**WHEREFORE**, Plaintiff and the Class pray for relief as follows:

A. That an order be entered certifying the proposed Class under Rule 23 of the Federal Rules of Civil Procedure and appointing Plaintiff and his counsel to represent the Class;

B. That judgment be entered in favor of the Class against Defendant Diversified for actual damages, statutory damages and punitive damages for violation of 15 U.S.C. § 1681b(a), pursuant to 15 U.S.C. §§ 1681n and 1681o;

C. That the Court award costs and reasonable attorneys' fees, pursuant to 15 U.S.C. §§ 1681n and 1681o; and,

D. That the Court grant such other and further relief as may be just and proper, including but not limited to any equitable relief that may be permitted.

## **VIII. TRIAL BY JURY**

Plaintiff hereby requests a trial by jury on those causes of action where a trial by jury is allowed by law.

DATED: June 24, 2016

Respectfully submitted,

**BAXTER & BAXTER LLP**

BY: /s/ Justin M. Baxter  
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100 South Broad Street  
Philadelphia, PA 19110  
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jfrancis@consumerlawfirm.com  
dsearles@consumerlawfirm.com

*Attorneys for Plaintiff and the Class*

*\*Pro hac vice applications forthcoming*

# EXHIBIT A

United States Bankruptcy Court  
Southern District of Indiana

In re:  
Raymond Lafayette Hudson  
Debtor

Case No. 14-08610-JMC  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0756-1

User: admin  
Form ID: b9a

Page 1 of 3  
Total Noticed: 88

Date Rcvd: Sep 18, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2014.

db  
13064754 +Raymond Lafayette Hudson, [REDACTED]  
13064764 +AES/ISM, PO BOX 2461, Harrisburg, PA 17105-2461  
13064755 +AES/ISM, PO Box 61047, Harrisburg, PA 17106-1047  
13064760 +AT & T, Attn: Karen Cavagnaro, One AT&T Way, Office 3A231, Bedminster, NJ 07921-2694  
13064757 +Ameripath Indianapolis, 2560 N. Shadeland Ave., Suite A, Indianapolis, IN 46219-1706  
13064758 Ameripath Indianapolis, PO Box 740975, Cincinnati, OH 45274-0975  
13064759 +Arrowood Indemnity, 3600 Arco Corp Dr Ste 600, Charlotte, NC 28273-8100  
13064761 +Bay Area Credit Service, INC, 1000 Abernathy Rd., Bldg 400, Ste. 195,  
Atlanta, GA 30328-5614  
13064762 +Becket & Lee LLP, 16 General Warren Blvd, Malvern, PA 19355-1245  
13064764 Bosc Corp, PO BOX 9168, Framingham, MA 01701-9168  
13064767 +CBNA/BBY, PO Box 6497, Sioux Falls, SD 57117-6497  
13064770 Chase Bank, PO Box 90001871, Louisville, KY 40290-1870  
13064771 +Colon and Rectal Care, 7430 N Shadeland, Ste 200, Indianapolis, IN 46250-2036  
13064772 +Community Health Network, PO Box 20830, Indianapolis, IN 46220-0830  
13064773 Community Health Network, 9500 Reliable Parkway, Chicago, IL 60686-0095  
13064774 +Continental Finance/1st Bank DE, 1000 Rocky Run Parkway, Wilmington, DE 19803-1455  
13064777 +Delmarva Capital Group, 7301 Parkway Drive, Hanover, MD 21076-1159  
13064779 +Dial-One Hour Heating & A/C, 1551 S. Franklin Road, Indianapolis, IN 46239-9547  
13064781 +Eads Murray & Pugh, 9515 E. 59th Street, #B, Indianapolis, IN 46216-1041  
13064782 +Equifax, PO Box 740256, Atlanta, GA 30374-0256  
13064783 +Experian, 701 Experian Parkway, Allen, TX 75013-3715  
13064784 +FC Tucker, Inc., 9279 N. Meridian Street # 201, Indianapolis, IN 46260-1803  
13064785 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
GRAND RAPIDS MI 49546-6253  
(address filed with court: Fifth Third Bank, Customer Service, 38 Fountain Square Plaza,  
Cincinnati, OH 45263)  
13064788 #Frontline Asset Strategies, 1935 W. Co. Rd. B2, Ste. 425, Saint Paul, MN 55113-2797  
13064789 +Geist Family Medicine, 8150 Oaklondon Rd #130, Indianapolis, IN 46236-9554  
13064791 Global Payments Check Svc, PO Box 661038, Chicago, IL 60666-1038  
13064792 +Great Lakes Higher Education Group, 2401 International Lane, Madison, WI 53704-3192  
13064795 +Hoosier Park LLC, 4500 Dan Patch Circle, Anderson, IN 46013-3161  
13064796 +Hoosier Park, L.P., 4500 Dan Patch Circle, Anderson, IN 46013-3161  
13064798 IMC Credit Services LLC- Bankruptcy, 6955 Hillsdale Court, Indianapolis, IN 46250-2054  
13064804 +IU Health - Revenue Cycle Service, Attn: Bankruptcy Dept, 250 N. Shadeland Ave.,  
Indianapolis, IN 46219-4959  
13064805 IU Health Physicians, 4880 Century Plaza Road, Ste. 265, Indianapolis, IN 46254-5471  
13064799 +Indiana Bell Telephone, One AT&T Center, 28th Flr., Saint Louis, MO 63101-2017  
13064801 +Indiana Grand Casino, 4300 N. Michigan Rd., Shelbyville, IN 46176-9751  
13064802 +Indiana Wesleyan University, 4201 S. Washington Street, Marion, IN 46953-4974  
13064803 +Irvington Radiologists - Dept. 108, 7340 Shadeland Station Suite 200,  
Indianapolis, IN 46256-3980  
13064807 +KAMP Collection Recovery, PO Box 2191, Indianapolis, IN 46206-2191  
13064808 +Kirkpatrick, 1605 N. Richmond Road, Wharton, TX 77488-2711  
13064810 +LVNV Funding, 625 Pilot Rd. Suite 2/3, Las Vegas, NV 89119-4485  
13064809 +Lawrence Central High School, 7300 W. 56th Street, Indianapolis, IN 46254  
13064812 Main Street Acquisitions, PO Box 31032, Tampa, FL 33631-3032  
13064817 +MedShield Inc., PO Box 55707, Indianapolis, IN 46205-0707  
13064814 Medical Associates, PO Box 6276 Dept. 20, Indianapolis, IN 46206-6276  
13064815 +Medical Payment Data, P.O. Box 9500, Wilkes Barre, PA 18773-9500  
13064816 +Medical Payment Data, 645 Walnut St., Ste. 5, Gadsden, AL 35901-4173  
13064821 #Primary Financial Services, INC, PO BOX 920, Getzville, NY 14068-0920  
13064822 +Resurgent Capital Services, PO Box 1410, Troy, MI 48099-1410  
13064824 +Shorewalk Community Inc, 5702 Kirkpatrick Way, Indianapolis, IN 46220-3925  
13064825 +Shorewalk Community, Inc., 9515 E. 59th Street, Suite B, Indianapolis, IN 46216-1041  
13064827 +Stenger & Stenger, 2618 East Paris Ave SE, Grand Rapids, MI 49546-2458  
13064828 +Sunnyside Dental, 11135 Pendleton Pike #900, Indianapolis, IN 46236-2872  
13064829 +Sunrise Credit Services, PO Box 9100, Farmingdale, NY 11735-9100  
13064830 Suntrust Bank, 1001 Semmes Ave, PO Box 27172, Richmond, VA 23261-7172  
13064832 Trans Union, PO Box 1000, Crum Lynne, PA 19022  
13064833 +Tucker Referrals, 9279 N Meridian St, Indianapolis, IN 46260-1803  
13065715 +U.S. Attorney's Office, 10 W Market St Ste 2100, Indianapolis IN 46204-1986  
13064835 +US Department of Education, PO Box 7860, Madison, WI 53707-7860  
13064836 +US Dept of Ed, 400 Maryland Ave. SW, Washington, DC 20202-0001  
13064838 ++VON MAUR INC, 6565 BRADY STREET, DAVENPORT IA 52806-2054  
(address filed with court: Von Maur, 6565 Brady Street, Davenport, IA 52806-2054)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: steinkamplaw@yahoo.com Sep 18 2014 23:03:04 John T. Steinkamp,  
John Steinkamp & Associates, 5218 S. East Street, Suite E1, Indianapolis, IN 46227  
tr EDI: FGSILVER.COM Sep 18 2014 22:58:00 Gregory K. Silver, Office of Gregory K. Silver,  
342 Massachusetts Ave # 400, Indianapolis, IN 46204-2132  
ust +E-mail/Text: ustpregion10.in.ecf@usdoj.gov Sep 18 2014 23:03:44 U.S. Trustee,  
Office of U.S. Trustee, 101 W. Ohio St.. Ste. 1000, Indianapolis, IN 46204-1982

District/off: 0756-1

User: admin  
Form ID: b9a

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Total Noticed: 88

Date Rcvd: Sep 18, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13064756 +EDI: RMCB.COM Sep 18 2014 22:58:00 American Medical Collection Agency,  
4 Westchester Plaza Suite 110, Elmsford, NY 10523-1615  
13064763 EDI: HFC.COM Sep 18 2014 22:58:00 Best Buy, Retail Services, PO Box 5238,  
Carol Stream, IL 60197-5238  
13064765 +EDI: CAPITALONE.COM Sep 18 2014 22:58:00 Capital One, Account Inquiries, PO Box 30281,  
Salt Lake City, UT 84130-0281  
13064766 +E-mail/Text: cashamerica@nuvox.net Sep 18 2014 23:03:35 Cash America, 17 Triangle Park,  
Cincinnati, OH 45246-3411  
13064769 EDI: CHASE.COM Sep 18 2014 22:58:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
13064768 EDI: CHASE.COM Sep 18 2014 22:58:00 Chase, Inquiries, P.O. Box 15298,  
Wilmington, DE 19850-5298  
13064775 +EDI: RCSFNBMARIN.COM Sep 18 2014 22:58:00 Credit One Bank, P.O. Box 98875,  
Las Vegas, NV 89193-8875  
13064776 +EDI: RCSFNBMARIN.COM Sep 18 2014 22:58:00 Credit One Bank, PO Box 60500,  
City of Industry, CA 91716-0500  
13064778 +E-mail/Text: electronicbkydocs@nelnet.net Sep 18 2014 23:03:51  
Department of Education/Nelnet, 121 S. 13th Street, Lincoln, NE 68508-1904  
13064780 +E-mail/Text: bankruptcynotices@dcicollect.com Sep 18 2014 23:04:15  
Diversified Consultants Inc., Po Box 551268, Jacksonville, FL 32255-1268  
13064787 +EDI: AMINFOFP.COM Sep 18 2014 22:58:00 First Premier Bank, P.O. Box 5524,  
Sioux Falls, SD 57117-5524  
13064786 +EDI: AMINFOFP.COM Sep 18 2014 22:58:00 First Premier Bank, 601 S. Minnesota Avenue,  
Sioux Falls, SD 57104-4868  
13064790 +E-mail/Text: BANKRUPTCY@GLACOMPANY.COM Sep 18 2014 23:04:19 GLA Collection Co, Inc.,  
2630 Gleeson Lane, Louisville, KY 40299-1772  
13064793 +E-mail/Text: bankruptcy@hraccounts.com Sep 18 2014 23:03:20 H & R Accounts, Inc.,  
7017 John Deer Parkway, Moline, IL 61265-8072  
13064797 +EDI: HFC.COM Sep 18 2014 22:58:00 HSBC, Attn: Bankruptcy Dept., P.O. Box 5253,  
Carol Stream, IL 60197-5253  
13064800 +E-mail/PDF: DORBANKRUPTCYCOURTNOTICES@DOR.IN.GOV Sep 18 2014 23:05:21  
Indiana Department of Revenue, Bankruptcy Section N-240, 100 N Senate,  
Indianapolis, IN 46204-2253  
13064802 +E-mail/Text: neil.rush@indwes.edu Sep 18 2014 23:04:15 Indiana Wesleyan University,  
4201 S. Washington Street, Marion, IN 46953-4974  
13064806 +E-mail/PDF: ebankruptcy@arraysg.com Sep 18 2014 23:05:23 JC Christensen and Associates Inc,  
PO Box 519, Sauk Rapids, MN 56379-0519  
13064811 +EDI: RESURGENT.COM Sep 18 2014 22:58:00 LVNV FUNDING LLC, P.O. Box 10497,  
Greenville, SC 29603-0497  
13064813 +E-mail/Text: medlbnknotice@medlsolutions.com Sep 18 2014 23:04:07 Med 1 Solutions,  
517 US HWY 31 N, Greenwood, IN 46142-3932  
13064818 E-mail/Text: electronicbkydocs@nelnet.net Sep 18 2014 23:03:51 Nelnet Inc, PO Box 82561,  
Lincoln, NE 68501-2561  
13064819 EDI: PRA.COM Sep 18 2014 22:58:00 Portfolio Recovery Assoc., Riverside Commerce Center,  
120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4962  
13064820 +EDI: AMINFOFP.COM Sep 18 2014 22:58:00 Premier Bankcard Inc, 3820 N Louise Ave,  
Sioux Falls, SD 57107-0145  
13064823 EDI: SEARS.COM Sep 18 2014 22:58:00 Sears Credit Cards, P.O. Box 183082,  
Columbus, OH 43218-3082  
13064826 E-mail/Text: bankruptcy@sw-credit.com Sep 18 2014 23:03:50 Southwest Credit,  
4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958  
13064831 EDI: AISTMBL.COM Sep 18 2014 22:58:00 T-Mobile Customer Relations, P.O. Box 37380,  
Albuquerque, NM 87176-7380  
13064834 E-mail/Text: mcreager@urologyin.com Sep 18 2014 23:04:19 Urology of Indiana LLC,  
P.O. Box 6069 Dept. 14, Indianapolis, IN 46206-6069

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13064794 Haroldo Ribeiro  
13064837\* ++VON MAUR INC, 6565 BRADY STREET, DAVENPORT IA 52806-2054  
(address filed with court: Von Maur, PO Box 790298, Saint Louis, MO 63179)

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

District/off: 0756-1

User: admin  
Form ID: b9a

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Total Noticed: 88

Date Rcvd: Sep 18, 2014

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 20, 2014

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2014 at the address(es) listed below:

Gregory K. Silver trusteeegksilver@yahoo.com,  
robin@rubin-levin.net;gks@trustesolutions.com;GKS@trustesolutions.net  
John T. Steinkamp on behalf of Debtor Raymond Lafayette Hudson steinkamplaw@yahoo.com,  
steinkamplaw@yahoo.com;jtsparalegal@gmail.com  
U.S. Trustee ustpreion10.in.ecf@usdoj.gov

TOTAL: 3

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case)

Case Number 14-08610-JMC-7

UNITED STATES BANKRUPTCY COURT  
Southern District of Indiana

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines**

A chapter 7 bankruptcy case concerning the debtor listed below was filed on September 16, 2014.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office or may be viewed at <http://pacer.insb.uscourts.gov>.

**Creditors – Do not include this notice with any document filed with the Court.  
See Reverse Side for Important Explanations.**

Debtor (name(s) used by the debtor in the last 8 years, including married, maiden, trade, and address):

Raymond Lafayette Hudson

Case Number:

14-08610-JMC-7

Social Security Number(s):

Attorney for debtor (name and address):

John T. Steinkamp  
John Steinkamp & Associates  
5218 S. East Street  
Suite E1  
Indianapolis, IN 46227  
Telephone number: (317) 780-8300

Bankruptcy Trustee (name and address):

Gregory K. Silver  
Office of Gregory K. Silver  
342 Massachusetts Ave # 400  
Indianapolis, IN 46204-2132  
Telephone number: 317-263-9417

**Meeting of Creditors**

Date: **October 31, 2014**

Time: **10:30 AM EDT**

Location: **Rm. 416A U.S. Courthouse, 46 E. Ohio St., Indianapolis, IN 46204**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Discharge or Determine Dischargeability of Debt:**

December 30, 2014

**Deadline to Object to Exemptions:**

The deadline expires **30 days** after the *conclusion* of the meeting of creditors **or** within **30 days** of any amendment to the list or supplemental schedules unless as otherwise provided under Fed.R.Bankr.P. 1019(2) for converted cases.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditors May Not Take Certain Actions**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Creditor with a Foreign Address**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

Southern District of Indiana  
46 E. Ohio St., Rm. 116  
Indianapolis, IN 46204  
Telephone number: 317-229-3800

**For the Court:**

Clerk of the Bankruptcy Court:  
Kevin P. Dempsey

Hours Open: Monday – Friday 8:30 AM – 4:30 PM ET

September 18, 2014

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	<p>A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.</p> <p><b>All individual debtors MUST provide picture identification and proof of social security number</b> to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p> <p>Language interpretation of the meeting of creditors will be provided to the debtor at no cost through a telephone interpreter service upon request made to the trustee. These services may not be available at all locations.</p>
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <b>Do not include this notice with any document filed with the court.</b>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Change of Address	Creditors are responsible for notifying the bankruptcy clerk's office in writing of address changes. The case number must be included on any correspondence.
Bankruptcy Clerk's Office	Any paper filed on this bankruptcy case should be filed at the bankruptcy clerk's office or <a href="http://ecf.insb.uscourts.gov">http://ecf.insb.uscourts.gov</a> . All filed papers, including the list of the debtor's property and debts and the list of the property claimed as exempt, may be inspected at the bankruptcy clerk's office or <a href="http://pacer.insb.uscourts.gov">http://pacer.insb.uscourts.gov</a> .
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

**Refer to Other Side for Important Deadlines and Notices**

United States Bankruptcy Court  
Southern District of Indiana

In re:  
Raymond Lafayette Hudson  
Debtor

Case No. 14-08610-JMC  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0756-1

User: jweiss  
Form ID: bl8

Page 1 of 3  
Total Noticed: 86

Date Rcvd: Dec 31, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 02, 2015.

db  
13064754 +Raymond Lafayette Hudson, [REDACTED]  
13064764 +AES/ISM, PO BOX 2461, Harrisburg, PA 17105-2461  
13064755 +AES/ISM, PO Box 61047, Harrisburg, PA 17106-1047  
13064760 +AT & T, Attn: Karen Cavagnaro, One AT&T Way, Office 3A231, Bedminster, NJ 07921-2694  
13064758 Ameripath Indianapolis, PO Box 740975, Cincinnati, OH 45274-0975  
13064757 +Ameripath Indianapolis, 2560 N. Shadeland Ave., Suite A, Indianapolis, IN 46219-1706  
13064759 +Arrowood Indemnity, 3600 Arco Corp Dr Ste 600, Charlotte, NC 28273-8100  
13064761 +Bay Area Credit Service, INC, 1000 Abernathy Rd., Bldg 400, Ste. 195,  
Atlanta, GA 30328-5614  
13064762 +Becket & Lee LLP, 16 General Warren Blvd, Malvern, PA 19355-1245  
13064764 Bosc Corp, PO BOX 9168, Framingham, MA 01701-9168  
13064767 +CBNA/BBY, PO Box 6497, Sioux Falls, SD 57117-6497  
13064770 Chase Bank, PO Box 90001871, Louisville, KY 40290-1870  
13064771 +Colon and Rectal Care, 7430 N Shadeland, Ste 200, Indianapolis, IN 46250-2036  
13064772 +Community Health Network, PO Box 20830, Indianapolis, IN 46220-0830  
13064773 Community Health Network, 9500 Reliable Parkway, Chicago, IL 60686-0095  
13064774 +Continental Finance/1st Bank DE, 1000 Rocky Run Parkway, Wilmington, DE 19803-1455  
13064777 +Delmarva Capital Group, 7301 Parkway Drive, Hanover, MD 21076-1159  
13064779 +Dial-One Hour Heating & A/C, 1551 S. Franklin Road, Indianapolis, IN 46239-9547  
13064781 +Eads Murray & Pugh, 9515 E. 59th Street, #B, Indianapolis, IN 46216-1041  
13064782 +Equifax, PO Box 740256, Atlanta, GA 30374-0256  
13064783 +Experian, 701 Experian Parkway, Allen, TX 75013-3715  
13064784 +FC Tucker, Inc., 9279 N. Meridian Street # 201, Indianapolis, IN 46260-1803  
13064785 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
GRAND RAPIDS MI 49546-6253  
(address filed with court: Fifth Third Bank, Customer Service, 38 Fountain Square Plaza,  
Cincinnati, OH 45263)  
13064788 #Frontline Asset Strategies, 1935 W. Co. Rd. B2, Ste. 425, Saint Paul, MN 55113-2797  
13064789 +Geist Family Medicine, 8150 Oaklondon Rd #130, Indianapolis, IN 46236-9554  
13064791 Global Payments Check Svc, PO Box 661038, Chicago, IL 60666-1038  
13064792 +Great Lakes Higher Education Group, 2401 International Lane, Madison, WI 53704-3192  
13064795 +Hoosier Park LLC, 4500 Dan Patch Circle, Anderson, IN 46013-3161  
13064796 +Hoosier Park, L.P., 4500 Dan Patch Circle, Anderson, IN 46013-3161  
13064798 IMC Credit Services LLC- Bankruptcy, 6955 Hillside Court, Indianapolis, IN 46250-2054  
13064804 +IU Health - Revenue Cycle Service, Attn: Bankruptcy Dept, 250 N. Shadeland Ave.,  
Indianapolis, IN 46219-4959  
13064805 IU Health Physicians, 4880 Century Plaza Road, Ste. 265, Indianapolis, IN 46254-5471  
13064799 +Indiana Bell Telephone, One AT&T Center, 28th Flr., Saint Louis, MO 63101-2017  
13064801 +Indiana Grand Casino, 4300 N. Michigan Rd., Shelbyville, IN 46176-9751  
13064803 +Irvington Radiologists - Dept. 108, 7340 Shadeland Station Suite 200,  
Indianapolis, IN 46256-3980  
13064806 +JC Christensen and Associates Inc, PO Box 519, Sauk Rapids, MN 56379-0519  
13064807 +KAMP Collection Recovery, PO Box 2191, Indianapolis, IN 46206-2191  
13064808 +Kirkpatrick, 1605 N. Richmond Road, Wharton, TX 77488-2711  
13064810 +LVNV Funding, 625 Pilot Rd. Suite 2/3, Las Vegas, NV 89119-4485  
13064809 +Lawrence Central High School, 7300 W. 56th Street, Indianapolis, IN 46254  
13064812 Main Street Acquisitions, PO Box 31032, Tampa, FL 33631-3032  
13064817 +MedShield Inc., PO Box 55707, Indianapolis, IN 46205-0707  
13064814 Medical Associates, PO Box 6276 Dept. 20, Indianapolis, IN 46206-6276  
13064815 +Medical Payment Data, P.O. Box 9500, Wilkes Barre, PA 18773-9500  
13064816 +Medical Payment Data, 645 Walnut St., Ste. 5, Gadsden, AL 35901-4173  
13064821 #Primary Financial Services, INC, PO BOX 920, Getzville, NY 14068-0920  
13064822 +Resurgent Capital Services, PO Box 1410, Troy, MI 48099-1410  
13064824 +Shorewalk Community Inc, 5702 Kirkpatrick Way, Indianapolis, IN 46220-3925  
13064825 +Shorewalk Community, Inc., 9515 E. 59th Street, Suite B, Indianapolis, IN 46216-1041  
13064827 +Stenger & Stenger, 2618 East Paris Ave SE, Grand Rapids, MI 49546-2458  
13064828 +Sunnyside Dental, 11135 Pendleton Pike #900, Indianapolis, IN 46236-2872  
13064829 +Sunrise Credit Services, PO Box 9100, Farmingdale, NY 11735-9100  
13064830 Suntrust Bank, 1001 Semmes Ave, PO Box 27172, Richmond, VA 23261-7172  
13064832 Trans Union, PO Box 1000, Crum Lynne, PA 19022  
13064833 +Tucker Referrals, 9279 N Meridian St, Indianapolis, IN 46260-1803  
13065715 +U.S. Attorney's Office, 10 W Market St Ste 2100, Indianapolis IN 46204-1986  
13064835 +US Department of Education, PO Box 7860, Madison, WI 53707-7860  
13064836 +US Dept of Ed, 400 Maryland Ave. SW, Washington, DC 20202-0001  
13064838 ++VON MAUR INC, 6565 BRADY STREET, DAVENPORT IA 52806-2054  
(address filed with court: Von Maur, 6565 Brady Street, Davenport, IA 52806-2054)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13064756 +EDI: RMCB.COM Dec 31 2014 22:28:00 American Medical Collection Agency,  
4 Westchester Plaza Suite 110, Elmsford, NY 10523-1615  
13064763 EDI: HFC.COM Dec 31 2014 22:28:00 Best Buy, Retail Services, PO Box 5238,  
Carol Stream, IL 60197-5238  
13064765 +EDI: CAPITALONE.COM Dec 31 2014 22:28:00 Capital One, Account Inquiries, PO Box 30281,  
Salt Lake City, UT 84130-0281

District/off: 0756-1

User: jweiss  
Form ID: b18

Page 2 of 3  
Total Noticed: 86

Date Rcvd: Dec 31, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13064766 +E-mail/Text: cashamerica@nuvox.net Dec 31 2014 22:31:51 Cash America, 17 Triangle Park, Cincinnati, OH 45246-3411  
13064769 EDI: CHASE.COM Dec 31 2014 22:28:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
13064768 EDI: CHASE.COM Dec 31 2014 22:28:00 Chase, Inquiries, P.O. Box 15298, Wilmington, DE 19850-5298  
13064775 +EDI: RCSFNBMARIN.COM Dec 31 2014 22:28:00 Credit One Bank, P.O. Box 98875, Las Vegas, NV 89193-8875  
13064776 +EDI: RCSFNBMARIN.COM Dec 31 2014 22:28:00 Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500  
13064778 +E-mail/Text: electronicbkydocs@nelnet.net Dec 31 2014 22:32:06 Department of Education/Nelnet, 121 S. 13th Street, Lincoln, NE 68508-1904  
13064780 +E-mail/Text: bankruptcynotices@dcicollect.com Dec 31 2014 22:33:04 Diversified Consultants Inc, Po Box 551268, Jacksonville, FL 32255-1268  
13064787 +EDI: AMINFOFP.COM Dec 31 2014 22:28:00 First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524  
13064786 +EDI: AMINFOFP.COM Dec 31 2014 22:28:00 First Premier Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4868  
13064790 +E-mail/Text: BANKRUPTCY@GLACOMPANY.COM Dec 31 2014 22:33:14 GLA Collection Co, Inc., 2630 Gleeson Lane, Louisville, KY 40299-1772  
13064793 +E-mail/Text: bankruptcy@hraccounts.com Dec 31 2014 22:31:02 H & R Accounts, Inc., 7017 John Deer Parkway, Moline, IL 61265-8072  
13064797 +EDI: HFC.COM Dec 31 2014 22:28:00 HSBC, Attn: Bankruptcy Dept., P.O. Box 5253, Carol Stream, IL 60197-5253  
13064800 +E-mail/PDF: DORBANKRUPTCYCOURTNOTICES@DOR.IN.GOV Dec 31 2014 22:37:05 Indiana Department of Revenue, Bankruptcy Section N-240, 100 N Senate, Indianapolis, IN 46204-2253  
13064802 +E-mail/Text: neil.rush@indwes.edu Dec 31 2014 22:33:04 Indiana Wesleyan University, 4201 S. Washington Street, Marion, IN 46953-4974  
13064811 +EDI: RESURGENT.COM Dec 31 2014 22:28:00 LVNV FUNDING LLC, P.O. Box 10497, Greenville, SC 29603-0497  
13064813 +E-mail/Text: medlbnknotice@medlsolutions.com Dec 31 2014 22:32:28 Med 1 Solutions, 517 US HWY 31 N, Greenwood, IN 46142-3932  
13064818 E-mail/Text: electronicbkydocs@nelnet.net Dec 31 2014 22:32:06 Nelnet Inc, PO Box 82561, Lincoln, NE 68501-2561  
13064819 EDI: PRA.COM Dec 31 2014 22:28:00 Portfolio Recovery Assoc., Riverside Commerce Center, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4962  
13064820 +EDI: AMINFOFP.COM Dec 31 2014 22:28:00 Premier Bankcard Inc, 3820 N Louise Ave, Sioux Falls, SD 57107-0145  
13064823 EDI: SEARS.COM Dec 31 2014 22:28:00 Sears Credit Cards, P.O. Box 183082, Columbus, OH 43218-3082  
13064826 E-mail/Text: bankruptcy@sw-credit.com Dec 31 2014 22:32:05 Southwest Credit, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958  
13064831 EDI: AISTMBL.COM Dec 31 2014 22:28:00 T-Mobile Customer Relations, P.O. Box 37380, Albuquerque, NM 87176-7380  
13156481 +E-mail/Text: electronicbkydocs@nelnet.net Dec 31 2014 22:32:06 U.S. Department of Education, C/O Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904  
13064834 E-mail/Text: mcreager@urologyin.com Dec 31 2014 22:33:14 Urology of Indiana LLC, P.O. Box 6069 Dept. 14, Indianapolis, IN 46206-6069

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13064794 Haroldo Ribeiro  
13064837\* ++VON MAUR INC, 6565 BRADY STREET, DAVENPORT IA 52806-2054  
(address filed with court: Von Maur, PO Box 790298, Saint Louis, MO 63179)

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 02, 2015

Signature: /s/Joseph Speetjens

District/off: 0756-1

User: jweiss  
Form ID: b18

Page 3 of 3  
Total Noticed: 86

Date Rcvd: Dec 31, 2014

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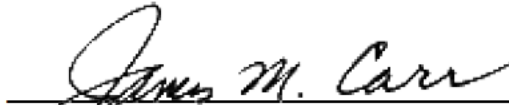
## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 31, 2014 at the address(es) listed below:

Gregory K. Silver trusteeegksilver@yahoo.com,  
robin@rubin-levin.net;gks@trustesolutions.com;GKS@trustesolutions.net  
Jessica Sharon Owens2 on behalf of Creditor JPMorgan Chase Bank, National Association  
USDCSDECFBK@feiwellhannoy.com  
John T. Steinkamp on behalf of Debtor Raymond Lafayette Hudson steinkamplaw@yahoo.com,  
steinkamplaw@yahoo.com/jtsparealegal@gmail.com  
U.S. Trustee ustpreion10.in.ecf@usdoj.gov

TOTAL: 4



  
James M. Carr  
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT  
Southern District of Indiana  
46 E. Ohio St., Rm. 116  
Indianapolis, IN 46204

B18 (rev 02/2013)

In re:

Raymond Lafayette Hudson,  
SSN: [REDACTED] EIN: NA

Case No. 14-08610-JMC-7A

[REDACTED]  
Debtor(s).

**DISCHARGE OF DEBTOR IN A CHAPTER 7 CASE**

The Court, after reviewing this case, finds that the debtor is entitled to a discharge.

**IT IS ORDERED** that the the debtor is granted a discharge under 11 U.S.C. § 727.

###

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are **NOT** discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay for nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# EXHIBIT C

Consumer Credit Report for RAY HUDSON SR

Page: 10 of 11

File Number: [REDACTED] Date Issued: 03/15/2016

REDACTED

Account Review Inquiries

REDACTED

**DIVERSIFIED CONSULTANTS** ( 10550 DERWOOD PK B, SUITE #309, JACKSONVILLE, FL 32256, (800) 771-5361 )  
Permissible Purpose: COLLECTION  
Requested On: 03/03/2015

REDACTED

200000

-End of Credit Report-

To dispute online go to: <http://transunion.com/disputeonline>

P 5GZ11-003 00794-013218 12/16